



ECONOMIC COST OF INADEQUATE SOCIAL PROTECTION FOR FORCIBLY DISPLACED POPULATIONS IN ZAMFARA STATE

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Abstract:

Conflict-related displacement has been an ongoing issue in Zamfara State, Nigeria, making it impossible for many families to get by without a consistent income. The study examines the way in which ineffective social protection programs impacts the economy of people in Zamfara State who have been forced to leave their homes. The study employed a mix of approaches such as surveys of households and interviews with key individuals. It discovered that families that forcibly displaced lost a lot of money, such as their income, savings and property. Because they cannot get access to social safety services, a lot of families had to utilise undesirable methods to handle their problems such borrowing money, putting their kids to work and eating less. There were programmes for social protection, but they could not cover everyone, were poorly targeted and weren't always carried out the same way. The study makes it clear that Zamfara State needs an effective social protection system that is more open, well-funded and run efficiently to help people who have had to leave their homes. These results would give lawmakers, humanitarian groups and community leaders who want to improve social protection in areas affected by conflict a lot of new ideas to think about.

Keywords: Economic cost, Forcibly Displaced Population, Social Protection, Zamfara State.

1. Introduction

Many communities in Zamfara State, Nigeria, have found conflict and bloodshed to be a terrible reality as armed banditry and community strife have driven thousands of families from their homes. Often in a desperate fight for existence, forcibly displaced people face not only the anguish of displacement but also great financial difficulties. Their homes are wrecked, their savings are fast gone and they lose their means of living.

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Many people believe that without outside help, reconstructing their lives is unattainable.

Reducing the suffering of disadvantaged groups by social protection is a key instrument that provides them a safety net in crisis times. Theoretically, social protection programs like cash transfers, food aid and healthcare support should give displaced people the means to satisfy their fundamental needs and recover from the economic suffering of displacement (Gentilini et al., 2020). The social protection system of Zamfara State, nevertheless, is seriously lacking in actual practice. Coverage is low, targeting is bad and the assistance given is sometimes uneven. Many relocated families therefore find themselves without the help they so require.

This study thus looks at how lacking social protection affects forcefully displaced people in Zamfara State economically. The study intends to highlight the effects of poor social protection systems in conflict-affected areas by looking at the direct and indirect financial burdens suffered by these families. It also looks at the coping mechanisms used by displaced families when official assistance falls short, hence offering important information for legislators and humanitarian groups trying to create more efficient social protection programs.

Research Objectives

- i. To evaluate the present condition and efficacy of social protection schemes available for forcefully displaced people in Zamfara State.
- ii. To calculate the direct and indirect financial consequences of insufficient social support for displaced families in Zamfara State.
- iii. To suggest feasible policy ideas to improve the delivery of social assistance and therefore reduce economic vulnerabilities among displaced people.

Statement of the Research Problem

People who have been forcibly displaced in Zamfara State still lose a lot of money, yet social protection programmes are very important for supporting vulnerable populations. Current social protection programmes tend to be not enough, not well-targeted and not well-funded, which leads to widespread economic hardship for displaced families. Not only do the displaced people lose money but the greater community does too. They have poorer productivity, higher poverty and damage to public resources. Most research has focused on how social protection as a whole can help reduce poverty. However, not much study has looked at the specific economic costs of not having enough social protection for forcibly displaced people in conflict affected areas like Zamfara State. This study tries to fill this gap by providing a thorough look at the direct and indirect economic consequences of not having enough social protection in this kind of situation.

2. Methodology

This study adopts a combine approach, merging both quantitative and qualitative methods to explore the economic impact of inadequate social protection on forcibly displaced populations in Zamfara State. A cross-sectional survey was conducted with a sample of 100 displaced households, selected using stratified random sampling to ensure diverse representation. The survey captured data on household demographics, income losses, access to social protection and coping strategies. Additionally, key informant interviews were conducted with local government officials, humanitarian workers and community leaders to gain insights into the challenges and effectiveness of existing social protection programmes. Quantitative data were analyzed using descriptive statistics while qualitative data were thematically analyzed to identify common themes

3. Literature Review

Conceptual Framework

Social protection:

Social Protection is mostly about offering the disadvantaged populations a safety net so that they can preserve a basic quality of living even when things go wrong. Social protection is more than just a benefits for individuals who have been forced to leave their homes in locations like Zamfara State that are plagued by conflict. It is a lifeline that may make the difference between families surviving or falling further into poverty. This study needs to know what social protection is since it gives a way to measure how it affects families that have been forced to move. The social protection scheme is made up of three main aspect:

Social Assistance:

Social assistance is non-contributory schemes meant to help the poorest and most vulnerable people in society. Social help for forcefully displaced people usually comes in the shape of financial transfers, food aid, emergency shelter and healthcare support. Intended to offer quick relief, these programs guarantee that displaced families may satisfy their fundamental needs even if they lose their means of subsistence (Gentilini et al., 2020). For example, in places impacted by violence, cash transfers let displaced families buy necessary goods like food, medication, and clothes, so enabling them to feel dignity and choice in fulfilling their needs. But, badly focused or underpaid social help can be useless. Displaced households may be excluded from support due to lack of documentation, political interference or insufficient awareness of available programmes. In some cases, the support provided may be too small or irregular to make a meaningful difference in the lives of displaced families which as a result, many are forced to adopt negative coping strategies such as reducing food consumption, borrowing at high interest or engaging in exploitative labor.

Social Insurance:

It's a sort of contributory social protection whereby individuals or their businesses pay regular fees in exchange for future benefits. Common ones are health insurance, unemployment insurance and pension schemes. Though social insurance is often associated with the formal workforce, inventive concepts have been applied to try to expand this paradigm to displaced persons (Holmes & Jones, 2019). For example, community-based health insurance schemes have been tested in several conflict-affected regions allowing displaced individuals access to medical care without catastrophic expenses. Similarly, micro-insurance schemes have been utilised to protect displaced farmers from climate-related risks so ensuring their capacity to bounce back from crop losses. Conversely, social insurance for displaced individuals is sometimes less successful because of their limited financial resources and the absence of official employment opportunities. In conflict-affected places like Zamfara State, where many displaced individuals have lost their employment or sources of income, social insurance is generally nonexistent. Displaced families thus lack any sort of financial security, which makes them quite vulnerable to economic shocks.

Labor Market Programmes:

They are programmes that are meant to help people become more economically independent by giving them more work opportunities and improving their abilities. These programmes for forcibly displaced individuals might involve vocational training, public works projects, aid in starting a business and access to funding. Their goal is to help these people get back on their feet and become financially independent. Barca, Brook, and Schüring (2020) say that in principle, labour market initiatives should help displaced persons get their lives back on track but in practice, they are often hard to carry out in areas that have been affected by conflict. People who have been displaced may not have the right documents,

certifications or skills to acquire a job. They may also face discrimination in the job market, especially if the people in the host community regard them as outsiders. Because of this, many displaced persons have little choice but to rely on informal, low-paying jobs that don't always pay well.

Understanding the Economic Costs of Inadequate Social Protection

Not having social support for people who have been relocated puts a lot of financial burden on both the families and society as a whole. Two main groups help put these financial burdens into groupings:

i. Direct Financial Cost: These are the immediate monetary losses experienced by families that have to been displaced due to conflict the don't get social help. Some of them are not getting paid, running out of money, having their property damaged and having to take on additional duties. For example, a farmer who has to leave his home because of conflict and loses his cattle suffers a direct financial loss that might make his family's economy unstable for years.

ii. Indirect Financial Cost: These are the broader economic effects on the local economy and the host community, aside from the families that have been displaced. They include higher dependency ratios, lower production and stress on government services and social dissatisfaction. Displaced persons who don't have enough help may have to rely on host communities for food, shelter, and medical treatment, which puts even more strain on already limited resources (Ansu-Kyeremeh & Amoako, 2019).

Why Social Protection Matters for Displaced Populations

Not merely a matter of humanitarian aid, social protection is an economic tool that can help displaced persons recover from the shock of displacement, rebuild their livelihoods and reach financial independence; Holmes & Jones, 2019. Social protection in conflict-affected places like Zamfara State will be effective only if it ensures access to support for all vulnerable households including those lacking paperwork. Provision of sufficient resources ensure that help is constant and important, by giving enough resources, combining access to financing and job training with long-term support and urgent relief reaching the most disadvantaged households without any political or social bias.

This framework gives us a way to think about how important social protection plays in helping displaced people avoid big financial losses and building their long-term resilience.

Empirical Review

Economic Well-being of Displaced Populations and Social Protection

Improving the well-being of vulnerable groups including forcibly displaced people has been generally accepted as a major policy instrument called social protection. Particularly in conflict-affected countries, empirical studies have repeatedly shown the beneficial effect of social protection on the economic well-being of displaced people. One of the most detailed studies in this area was conducted by Gentilini, Grosh, Rigolini and Yemtsov (2020). They explored how successfully social protection programmes worked in places that had been damaged by conflict. Their research showed that cash transfers and in-kind help significantly enhanced food security, reduce poverty and made the economy more resilient among families that are displaced. The writers underlined that effectively planned social protection initiative that integrates both financial and in-kind support which are more effective in meeting the various needs of displaced people. This result corresponds with other research including Holmes and Jones (2019), who underlined that social protection is not only a poverty alleviation tool but also a means of fostering social cohesion and stability in conflict-affected environments.

A similar research conducted by Majeed and Malik (2017) looked at how social protection affects the economic well-being of internally displaced persons (IDPs) in Pakistan. Their mixed-methods study showed that families that moved and had access to social help were more likely to keep their jobs, avoid harmful ways of coping and put money into positive activities. The result highlighted that social

protection do not only protects displaced individuals from acute economic shocks but also helps the economy recover in the long run by encouraging the expansion of livelihoods.

De la Fuente, Ortiz-Juarez and Rodriguez-Takeuchi (2020), in their research work, looked at how social protection helped Colombian families deal with the economic implications of being displaced. Their results indicated that families who had been transferred and were not receiving any social assistance lost a lot of money such as their savings, debts and productive assets. The authors stressed that the economic effects of displacement affect not only the families that are affected but also the host communities that often have to give up their limited resources to help the displaced.

Obadeyi (2021) also looked at the financial effects of people being forced to leave their homes because of insecurity in Nigeria's northeastern region where many families have had to leave because of violence. The study revealed that families that had to leave their homes and did not have enough social protection lost a lot of money which made them poorer and more reliant on harmful ways of coping such as survival sex and child work. The author underlined the need of a more inclusive and adequately funded social protection system that can efficiently support displaced populations and lower their economic risks.

Moreover, a study by Ansu-Kyeremeh and Amoako (2019) in Ghana offered further understanding of the economic effect of insufficient social support on displaced groups. Displaced families without access to adequate support were more likely to work informally, face food insecurity and suffer from poor health outcomes, according to their findings. The writers contended that social protection should emphasise long-term economic independence via livelihood support and skills training in addition to offering quick relief.

Insufficient Social Protection and Financial Burdens

Inadequate social support for people that have left their homes has had an enormous effect on the economy in many ways. Studies based on actual experiences have demonstrated that whenever social protection is weak or not implemented, persons who have to leave their homes lose money in both direct and indirect ways. For example, De la Fuente, Ortiz-Juarez, and Rodriguez-Takeuchi (2020) in their research, found that in Colombia, displaced families without social support lost money directly such as income, savings, and homes. Frequently, these families had to rely on adverse methods of coping like selling productive assets, cutting food consumption or borrowing at high interest rates which made their finances even more uncertain. A comparable situation was seen in Nigeria, where Obadeyi (2021) when undertaking his research found that insufficient social protection caused substantial financial losses for relocated families in the northeast. The research indicated that those who were displaced and lacked enough assistance were more likely to suffer chronic poverty, unemployment, and food insecurity. The writer underlined, too, that host towns suffered as they had to divide their scarce resources with displaced people, hence intensifying rivalry for social services, housing and employment.

Whenever social protection is not good enough, it damages both those households that need it and the broader community. Ansu-Kyeremeh and Amoako (2019) noted that the arrival of displaced persons without proper support, it rendered communities in Ghana poorer and less stable. They also said that not offering enough social support to persons who have been forced to leave their homes damages their finances and makes host communities less stable and united. Yamou (2024) said that lack of enough social protection for forcible displaced persons in Nigeria hurt their finances. Because there was no proper social protection system in place, many families there had to rely on humanitarian aid. The study found that people who had to leave their houses had a hard time getting their lives back on track and being financially independent since they were used to depending on aid from others.

Elements Affecting the Efficacy of Social Protection

The effectiveness of social protection for forcibly displaced individuals depends on a number of factors such as designed of the programme, who it's targeted at, how it's funded, and how well it can be put into action. In the study conducted by Barca, Brook and Schüring (2020) which highlighted that careful targeting is necessary to make sure that social protection benefits get to the populations that need them the most. They saw that in many countries afflicted by violence, bad targeting techniques left out the most vulnerable populations such as displaced persons.

Slater and Bhuvanendra (2018) in their research also stressed the need of sufficient funding for social protection programme, saying that many of these programmes in areas affected by violence do not receive enough money which limits their reach and benefits. The authors said that social protection programs are unlikely to fulfil their aims without continuous help, thus they require it. furthermore, Pellerano, Moratti and Jakobsen (2018) found that social protection programs that focus on resilience and self-reliance are better at improving the economic well-being of people who have been forced to leave their homes. To make things more sustainable, they suggested that social protection programs include both short-term help and long-term assistance.

Theoretical Structure

This study is guided through the lens of Social Risk Management (SRM) theory that was propounded by Holzmann and Jorgensen in 2000. The theory sees social protection as a way to deal with the social and economic risks that disadvantaged groups face, this study offers The SRM theory divides social protection into three groups: risk prevention (policies that lower the chance of risks, such as conflict prevention and livelihood diversification), risk mitigation (interventions that lessen the effects of risks, such as social insurance and savings plans) and risk coping (emergency help for people who are directly affected, such as cash transfers and food aid). This theory provides a way to understand how social protection might help individuals who have been forcibly relocated in Zamfara State become less vulnerable to economic shocks, which will help them recover from the financial shocks of being displaced.

4. Results

A total number of 100 forcibly displaced households in Zamfara State were captured in the study, hence giving it a wide range of socio-demographic information. Among the respondents 63% were women and 37% are men. This is because women are frequently left behind to care for children while men are killed, go missing or have to travel to find safety. 45% of the people who answered were between 31 and 45 years old, 32% were between 18 and 30, 18% were between 46 and 60, and 5% were older than 60. Most of the younger individuals who answered said that relocation affects persons who work and are important for the survival of the home.

Most of the people who answered had low levels of education: 42% had no formal education, 35% had finished elementary school, 18% had high school, and only 5% had post-secondary education. This lack of knowledge makes them even more vulnerable since it makes it harder for them to get formal jobs and money. There were 58% married, 24% widowed, 12% single, and 6% divorced among the people who answered. The high number of widowed responders shows how bad war is for families, since many women lose their spouses to violence.

Economic Impact of Inadequate Social Protection on Displaced Households

The study clearly indicated that majority of forcibly displaced households in Zamfara State suffered notable financial losses as a result of insufficient social support. Specifically, 68% of those surveyed said they had totally lost their main source of income directly as a result of relocation. Many of these people had been involved in artisanal work, modest trading, and farming; the war drove them to give up these pursuits. Lacking sufficient help, they found it difficult to locate other sources of revenue.

Also, 54% of those surveyed said they had run out of funds using whatever financial means they had to satisfy fundamental needs such food, housing and medical treatment. For many, these savings were intended for future investments or crises but displacement drove them to deplete these resources only to live. Furthermore, 47% of those polled said they had lost important assets including farming implements, livestock, and household goods either directly in war or as a result of hasty home abandonment. Moreover, the research revealed that 39% of those surveyed said they borrowed money from family, friends, or moneylenders to help them with their financial difficulties. Many people found it difficult to pay back these loans because of their lack of income, which not only put families in debt but also started a cycle of reliance on borrowing. For some families, borrowing turned into a never-ending need increasing their financial sensitivity.

Access to Social Protection Initiatives

Studies discovered that households that had to leave their homes in Zamfara State had little or no safety nets. Most of the persons who answered claimed they did not receive any kind of social protection; only 26% said they did. Most of them depended on informal community support networks. Fourteen percent of people who said they had received social protection received money, mainly from humanitarian groups. On the other hand, these transfers were not always reliable and does not always suit the family's demands. 10% of the respondents reported to had received help in the form of food assistance, which helped them to some extent but was not constant to make sure they had enough food. 6% had help with temporary housing, mainly in the form of handmade tents or communal shelters that didn't have essential needs. 4% obtained medical help even though their health was very bad because of bad living circumstances and being among sick people. The fact that social protection programmes aren't covered is a big problem with the system of support for displaced people in Zamfara State. People often didn't get enough help, it wasn't always available and it wasn't always appropriately directed. Many people said that social protection money were given out based on political or social ties instead of true need. This implied that those households that needed them the most did not get them.

Coping Techniques Used by Displaced Households

Several households in Zamfara State who had to leave their homes and didn't have enough social assistance had to use unsafe ways to cope. Breaking less on food consumption was one of the most common strategies stated. Sixty-two percent of those respondent reported that they had to decreased on the number of meals they ate each day; some families just ate once a day. This method gave people a little relief for a short time but it had adverse health consequences, especially for pregnant women and children. Child labour is when families force their kids to work in unsafe, informal and unfair ways to help support the family. Reports say that 27% of households do this. This not only took away kids' chance to go to school, but it also made them easy targets for abuse and exploitation. One of the ways people dealt with their problems was by borrowing money. Thirty-nine percent of those polled indicated they borrowed money from friends, family, or moneylenders to meet urgent needs. This led to long-term debt for many since they didn't have the money to pay back what they borrowed. In terms of

selling productive assets, the results indicated that 29% of individuals surveyed sold household items, agricultural tools, or animals to pay for food, housing, and medical care. Even while this method gave them money in the near term, it made it harder for them to get back on their feet. These ways of coping show how weak the economy is for families who have had to leave their homes in Zamfara State. Instead of helping people get well, they frequently make poverty worse and make it much harder for families to become financially independent.

Views on Social Protection Efficacy

Interview was conducted with the Humanitarian workers, Community leaders and representatives of the local government as part of the study's qualitative component. According to these interviews, there was broad consensus that the social protection measures currently in place in Zamfara State were inadequate. Among the most significant issues identified were:

- i. **Poor Targeting:** Some assistance was provided based on social or political connections, and social safety programs occasionally excluded the families who needed it the most. Many individuals were forced to leave their houses and the help provided was insufficient to fulfil their requirements. Because they lacked the proper documentation or lived too distant from major cities, many families were shut off. Cash transfer beneficiaries said that their payments were either too modest to have an impact or were either irregular or late.
- ii. **Lack of funds:** Governmental organisations and humanitarian organisations were unable to provide comprehensive assistance, forcing them to rely on emergency short-term aid rather than long-term support. According to the survey, a lot of families who relocated thought that social assistance was essential to their survival, but they were frequently disappointed by the programmes' complex and careless management. The promise of social protection remained an unfulfilled dream for many.

5. Discussion

The results of this study provide an alarming picture of what life is like for those who have been forcibly relocated in Zamfara State. Even if there are social protection programmes in place, most relocated families are nonetheless financially worse off. They lose a lot of money, get little aid and have to use bad coping strategies.

It is clearly indicated in this study how poorly lack of social protection affects displaced people economically in Zamfara State. Most households are nevertheless poor; despite social protection initiatives, they suffer financial losses and run out of money. Only a small number of households receive any kind of help due to restricted social protection access. Inconsistent, poorly targeted, and inadequate support leads to negative coping mechanisms, including reduced food consumption, forced child labour, high-interest loans, and asset sales. The study draws attention to a disparity between the planned objectives of social protection initiatives and their real influence on displaced people. Poor targeting, insufficient funding, inconsistent payments, ineffective programme delivery, and a lack of government accountability are the causes of this failure. The report calls for a more inclusive, well-funded, and efficiently run social protection system to provide ongoing help for displaced people. Among 54% of the respondents, the depletion of savings highlights even more the fragility of displaced families. For families, money was their sole financial cushion, but the long-term nature of displacement drove them to deplete these resources only to satisfy fundamental demands. Holmes and Jones (2019) reported similar results, stressing that without sufficient social support, displaced people are left financially insecure since they must depend on scarce personal resources. The loss of assets mentioned by 47% of respondents underlines even more the dreadful consequences of war, as many displaced

families lost their household property and assets necessary for economic recovery as well as their livestock and farming implements.

Social protection programmes in Zamfara State is very low with just 26% of households that have been displaced receive any kind of support. Gentilini et al. (2020) in their research work, reported that the coverage of social protection in regions that have been impacted by war is typically limited due to budgetary limits, poor targeting and low implementation ability. This result is supported by the findings of the aforementioned researchers. In the case of individuals who received assistance, the support was not only inconsistent but also insufficient at times. For example, just 14% of respondents received money transfers which were mostly sent by humanitarian groups instead of the government. It is clear that a significant number of the respondents mentioned their reliance on informal community support networks is proof that statutory social protection processes are not adequate to assist persons who have been displaced. This is evident from the fact that the majority of respondents emphasised their reliance on these networks. A significant number of respondents reported their opinion that the distribution of social security payments was governed not by genuine necessity but rather by political or social relations. This finding adds weight to the worries that were voiced by Barca, Brook and Schuring (2020). They emphasised that poor targeting approaches in social protection programmes typically result in the exclusion of people who are the most vulnerable. This finding lends weight to their concerns. Moreover, the outcomes of the study indicated that even in circumstances when assistance was accessible, it was often offered in a manner that was inconsistent and unreliable. This was the case even in instances where assistance was available. Also it was reported by those who had received cash transfers that their payments were either late, irregular or inadequate to be deemed significant. the study of Obadeyi (2021) pointed out that social protection activities in northeastern Nigeria were impeded by financial limitations and logistical obstacles, came to the conclusion that this is compatible with the findings of the study.

Considering that the forcibly displaced households in Zamfara State do not receive adequate social assistance, they have been forced to develop undesirable coping methods that have severe consequences over the long run. Among the strategies that are listed the most frequently include reducing the amount of food that is consumed, borrowing money, having children work, and selling off goods that are helpful. these stated strategies that were adopted not only has a negative impact on the position of displaced families in the immediate term but it also affects their economic power in the long run. Considering it contributes to the perpetuation of a debt cycle that is difficult to escape, the fact that 39% of respondents said that they were dependent on borrowing which is particularly problematic. A significant number of displaced population borrow money from their neighbours, family members or moneylenders, sometimes at high interest rates and with no reasonable means of paying back. De la Fuente et al. (2020) in their research work found that relocated families in Colombia commonly fell into debt traps due to a lack of social assistance, this outcome is consistent with their results.

Another alarming outcome is the high prevalence of child labour, which is highlighted by 27% of households. Children are not only denied the opportunity to receive an education but they are also put in danger of being abused or exploited as a result of this. According to the study conducted by Ansu-Kyeremeh and Amoako (2019), discovered that similar trends have been observed in other war-torn regions where families who have been uprooted are forced to rely on child employment in order to live. Children who do not receive an education are more likely to be unable to obtain stable employment in the future, which contributes to the perpetuation of the cycle of poverty over time.

Finally, the research outcomes clearly indicated that there is an important gap between the intended goals of social protection programmes and the actual impact that these programmes have on persons who have been displaced in Zamfara State. Despite the fact that social protection is meant to provide a safety net for vulnerable groups, the reality is that majority of families who have been displaced are left without adequately supported. There are a number of factors that contribute to this inequality, including poor targeting, inadequate finance, inconsistent payments and a lack of accountability.

6. Recommendations

In order to efficiently handle the economics of forcibly displaced households in Zamfara State, the following recommendations should be put into consideration;

Firstly, social protection programmes should be meant to assist all vulnerable displaced families even those without papers or political ties. This may be done by using community-based targeting mechanisms that let local leaders and displaced people to choose who would get the benefits. Digital registration techniques can also be used to make sure that everything is clear and to cut down on mistakes that leave people out.

Secondly, the Zamfara government should engage with humanitarian groups and international donors to raise money for social protection programmes so that assistance is always available and relevant. Social protection should be viewed as a long-term investment in resilience rather than depending just on emergency relief. Regular, enough cash transfers, in-kind help and healthcare support should enable displaced families to meet their fundamental needs.

Thirdly, the programmes should also focus on long term economic recovery not only on quick assistance. Combining cash transfers with livelihood training, vocational skills development, access to finance and small business support can help to achieve this. Such a holistic strategy will enable displaced people to restore their livelihoods, attain financial independence, and depend less on humanitarian assistance.

Furthermore, setting explicit qualifying requirements, publishing names of beneficiaries and giving them a forum to voice complaints will help to clarify the implementation of social protection initiatives. Efficiency in the Programmes should be evaluated and areas for improvement found by means of regular monitoring and assessment.

Finally, good social protection depends on close cooperation among local communities, government agencies, humanitarian organisations, international funders and other relevant entities. To guarantee that all stakeholders cooperate to give thorough support to displaced people, prevent effort duplication and handle any service delivery gaps, a centralised coordinating system should be set up.

7. Conclusion

It is clearly indicated in this study how poorly lack of social protection affects displaced people economically in Zamfara State. Most households are nevertheless poor; despite social protection initiatives, they suffer financial losses and run out of money. Only a small number of households receive any kind of help due to restricted social protection access. Inconsistent, poorly targeted, and inadequate support leads to negative coping mechanisms, including reduced food consumption, forced child labour, high-interest borrowing, and asset sales. The study draws attention to a disparity between the planned objectives of social protection initiatives and their real influence on displaced people. The failure is caused by poor targeting, insufficient financing, inconsistent payments, ineffective programme delivery, and a lack of government accountability. The report calls for a more inclusive, well-funded, and efficiently run social protection system to provide ongoing help for displaced people.

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